Attorney Docket No. 11360.0184-00000

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)
Dushyant SHARMA, et al.	) Group Art Unit: 3691
Application No.: 09/751,265	) Examiner: Olabode Akintola
Filed: December 29, 2000	)
For: INTEGRATED SYSTEMS FOR ELECTRONIC BILL PRESENTMENT AND PAYMENT	) Confirmation No.: 8959

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

## REPLY TO OFFICE ACTION

In reply to the Office Action mailed July 16, 2010, the period for response to which has been extended through November 16, 2010, by a request for extension of one month and fee payment filed concurrently herewith, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.